



Docket No.: 37355-304

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

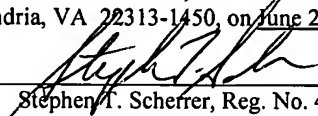
Applicant : KIEKHAEFER, JOHN H.
Appl. No. : 10/735940
Filed : December 15, 2003
Title : TRANSPARENT/TRANSLUCENT
FINANCIAL TRANSACTION
CARD

Confirmation No.: 3705

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Grp./A.U. : 2876
Examiner : J. Fureman
Customer No.: : 1923


Stephen T. Scheffer, Reg. No. 45,080

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Introductory Comments

The paper is submitted in reply to the Office Action dated January 18, 2005. Please consider the remarks as indicated on the following pages.